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I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on January 20, 2011.

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Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
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Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR
GROUPS
Our File No. 1483/3

Sir:

Enclosed in connection with the above-referenced patent application please find the following:

1. Base Issue Fee Transmittal Form;
2. Information Disclosure Statement (1 page);
3. Form PTO/SB/08b (1 page); and
4. Copies of two (2) cited references.

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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GAH/trw

Enclosures